<table>
<thead>
<tr>
<th>Program</th>
<th>Status</th>
<th>Income Limit</th>
<th>Status</th>
<th>Income Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>QMB (Q01) 211% FPL</td>
<td>Single</td>
<td>$2,088.90 / mo</td>
<td>Couple</td>
<td>$2,816.85 / mo</td>
</tr>
<tr>
<td>SLMB (Q03) 231% FPL</td>
<td>Single</td>
<td>$2,286.90 / mo</td>
<td>Couple</td>
<td>$3,083.85 / mo</td>
</tr>
<tr>
<td>ALMB (Q04) 246% FPL</td>
<td>Single</td>
<td>$2,435.40 / mo</td>
<td>Couple</td>
<td>$3,284.05 / mo</td>
</tr>
<tr>
<td>Husky A (155% FPL)</td>
<td>For one</td>
<td>$1534.50 / mo</td>
<td>For two</td>
<td>$2069.25 / mo</td>
</tr>
</tbody>
</table>

If you qualify for MSP, you will automatically qualify for Extra Help and the lower co-pays for Part D.

**Medicaid Part D Low Income Subsidy (LIS) for 2016**

- **LIS CO-PAYS FOR MEDICATIONS:**
  - $2.95 - FORMULARY GENERIC DRUGS
  - $7.40 - FORMULARY BRAND NAME DRUGS

Medicaid recipients: $1.20 / $3.60 (eff 7/15 - no ceiling protection) for 2015 & 2016

Medicaid Waiver per-annually in SNF – no co-pays

**LIS Benchmark Premium for CT:** $31.14 (2016)

**Max Income/Assets for Partial Subsidy**

- **LIS Single:** $1,471.25 per month, Assets under $13,640
- **LIS Couples:** $1,991.25 per month, Assets under $27,250

CT residents should consider applying for LIS through MSP which has no asset restrictions and higher income limits.

**Medicaid Expanded Benefits (3/16)**

- **HUSKY D**
  - **Household size**
    - 1 person: $1366.20
    - Couple: $1842.30
  - No asset restrictions
  - Age 18-64 without Medicare
  - No spend down, MAGI income
  - Apply at www.accesshealthct.com

**Supplemental Nutrition Assistance Program (SNAP) (eff. Oct 2015)**

Single person 185% FPL gross income - $1815 / mo (max benefit $194)

Couple 185% FPL income – $2,456 / mo (max benefit $357)

There is no asset limit EXCEPT for members who are 60 years or a person with a disability whose gross income is more than 185% of the Federal Poverty Level. (asset limit over 185%: $3,250)

**CT Energy Assistance Program (CEAP) 10/15**

<table>
<thead>
<tr>
<th>Household Size</th>
<th>60% median income</th>
<th>RENTERS with heat included when rent is 30% of gross income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person</td>
<td>$33,132</td>
<td>$17,655.00</td>
</tr>
<tr>
<td>2 people</td>
<td>$43,327</td>
<td>$23,895</td>
</tr>
<tr>
<td>3 people</td>
<td>$53,521</td>
<td>$30,135</td>
</tr>
<tr>
<td>4 people</td>
<td>$63,716</td>
<td>$36,375</td>
</tr>
<tr>
<td>5 people</td>
<td>$73,910</td>
<td>$42,615</td>
</tr>
<tr>
<td>6 people</td>
<td>$84,105</td>
<td>$48,855</td>
</tr>
</tbody>
</table>

*Vulnerable households receive a higher basic benefit:*

Vulnerable Households include a household member who is age 60+ or a person with a disability, or child under age 6. ($585 versus $535)

**Asset Limits apply:**

- **Homeowners - $15,000**
- **Renters – $12,000**

First date of delivery: 11/10/15

Households with liquid assets that exceed these amounts may qualify if gross income, when added to excess liquid assets, is within guidelines.
CT Home Care Program for Elders (CHCPE)  

<table>
<thead>
<tr>
<th>State Funded - Level 1</th>
<th>Functional Criteria</th>
<th>Income Guidelines</th>
<th>Asset Guidelines</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eff 7/15 – wait list only</td>
<td>One critical need</td>
<td>No income ceiling-</td>
<td>Individual:$35,766  Couple:$47,688</td>
</tr>
</tbody>
</table>

| State Funded - Level 2 | Skilled nursing home level of care | No income ceiling- 9% cost share | Individual:$35,766  Couple:$47,688 |

| Medicaid Waiver – Level 3 300% of SSI (updated 1/1/16) | Skilled nursing home level of care | $2,199/month Only the individual’s income is counted toward eligibility | Individual -$1600  Couple - $3200 (both receiving services) $25,444.00 (one receiving services) A higher asset amount may be allowed when a spousal assessment is done |

| Applied Income starts at $1,980 (3/1/16) | 1 or 2 critical needs | $1485 month (150% FPL) | Individual: $1,600 |

Critical Needs are defined as requiring help or supervision in the following areas: Meal Preparation, Medication Administration, Bathing, Dressing, Toileting, Transferring, Eating or significant cognitive impairments.  Call 1-800-445-5394 to make referrals or refer online [https://www.ascendami.com/CTHomeCareForElders/default/](https://www.ascendami.com/CTHomeCareForElders/default/)

**APPLICATION FILING and ENROLLMENT PERIODS:**

**MEDICARE Parts A & B ENROLLMENT: 3 Types of Enrollment Periods**

**INITIAL ENROLLMENT**- Initial Enrollment Period is 7 months long. Begins three months before the month you turn 65, the month you turn 65 and three months after. The enrollment date will affect the start date of Medicare.

**SPECIAL ENROLLMENT PERIOD**- Special enrollment periods apply for those who are still working at age 65 and covered by employer coverage or through their spouse’s *active* employment. A SEP for Medicare Part B begins the month after the employee coverage ends or employment ends (whichever comes first) and lasts for eight months (Individuals on Medicare due to ESRD do not receive a SEP). The SEP for Medicare Part D is 63 days.

**GENERAL ENROLLMENT PERIOD** - First 3 months of every year (January 1 to March 31st) You must enroll during these three months but your Part B coverage won’t begin till July 1st of that year. There will be a penalty for late enrollment. Individuals on MSP obtain Medicare Part B on the date the State starts paying for the Part B premium. You can request a retroactive buy in of Medicare B as far back as 6 months from the date of application for all 3 levels.

**MEDICARE PART D & MEDICARE ADVANTAGE ANNUAL ELECTION PERIOD** - October 15th through Dec 7th of every year. Coverage begins Jan. 1st of the following year. Late enrollment penalty applies if you did not enroll during your initial enrollment period and don’t qualify for a SEP (MSP recipients are not subject to late enrollment fees).

**MEDICARE ADVANTAGE PLAN DISENROLLMENT** - January 1 and ends February 14, lasting for 45 days. The Annual Disenrollment period is designed to allow you to do one thing: **Cancel your Medicare Advantage Plan membership and return to original Medicare.** Once you cancel your Medicare Advantage Plan you have a couple of choices.

- Return to original Medicare and purchase a stand-alone Part D Plan.
- Purchase a Medigap policy and a stand-alone Part D Plan.

**MEDICARE SAVINGS PROGRAMS** - OPEN ENROLLMENT ALL YEAR LONG

**MEDIGAP PLANS** – CT is a continuous enrollment state. You can enroll in Medigap anytime during the year.

**SNAP** - Open enrollment all year long  

**CT Energy Assistance Program (CEAP)** - October 15th - April 15th

**RENTER’S REBATE PROGRAM** - Apply annually April 1 – October 1. For renters aged 65+, 50+ of a surviving eligible spouse or 18+ yrs with a permanent disability. 1 year residency. No asset test. Hotline for questions: 860-418-6377


Funded in part by the Administration for Community Living Grant  

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